

02/09/2007 12:50 FAX 18305051067

LTIC-NAPERVILLE

EXHIBIT A
P 1 OF 5 015

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

Stanislaw Chrupczak

| | | | |
|---|---|--|--|
| Borrower | | Co-Borrower | |
| I. TYPE OF MORTGAGE AND TERMS OF LOAN | | | |
| Mortgage Applied for: | <input type="checkbox"/> VA <input type="checkbox"/> FHA | <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service | Other (explain): |
| Agency Case Number | | Lender Case Number | |
| Amount \$ | 328,000 | Interest Rate | 7.500 % |
| No. of Months | 360/360 | Amortization Type: | <input type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type): Option Arm |
| II. PROPERTY INFORMATION AND PURPOSE OF LOAN | | | |
| Subject Property Address (street, city, state, & ZIP) | | | No. of Units |
| 8314 WEST 91ST STREET, Hickory Hills, IL 60457 County: Cook | | | 1 |
| Legal Description of Subject Property (attach description if necessary) | | | Year Built |
| SEE TITLE COMMITMENT | | | 1950 |
| Purpose of Loan | | Property will be: | |
| <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance | | <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment | |
| Complete this line if construction or construction-permanent loan. | | | |
| Year Lot Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot |
| \$ | \$ | \$ | (b) Cost of Improvements |
| Total (a+b) | | \$ | |
| Complete this line if this is a refinance loan. | | | |
| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance |
| \$ | \$ | 340,000 | Describe Improvements |
| Title will be held in what Name(s) | | Manner in which Title will be held | |
| STANISLAW CHRUPCZAK ELZBIETA CHRUPCZAK | | HUSBAND & WIFE | |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | | Estate will be held in: | |
| Equity from Subject Property | | <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) | |
| III. BORROWER INFORMATION | | | |
| Borrower | | Co-Borrower | |
| Borrower's Name (include Jr. or Sr. if applicable) | | Co-Borrower's Name (include Jr. or Sr. if applicable) | |
| STANISLAW CHRUPCZAK | | | |
| Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School |
| 319-98-6079 | 773-610-7103 | 09/10/1981 | 12 |
| <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower) | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) |
| 3 | ages 17, 14, 10 | 3 | ages |
| Present Address (street, city, state, ZIP) | | Present Address (street, city, state, ZIP) | |
| 8314 WEST 91ST STREET Hickory Hills, IL 60457 | | | |
| Mailing Address, if different from Present Address | | Mailing Address, if different from Present Address | |
| | | | |
| If residing at present address for less than two years, complete the following: | | | |
| Former Address (street, city, state, ZIP) | | Former Address (street, city, state, ZIP) | |
| <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | |
| Former Address (street, city, state, ZIP) | | Former Address (street, city, state, ZIP) | |
| <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | |

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CALYX Form Loanapp1.fm 09/05

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Borrower *S.C.*
Co-Borrower

Freddie Mac Form 65 07/05

| Borrower | | IV. EMPLOYMENT INFORMATION | | Co-Borrower | |
|--|--|--|----------------------------------|---|---|
| Name & Address of Employer J.N.C. HEATING & COOLING 62 WOLF ROAD WILLOW SPRINGS, IL | <input type="checkbox"/> Self Employed | Yrs. on this job 8 yr(s) Yrs. employed in this line of work/profession: 8 | Name & Address of Employer | <input type="checkbox"/> Self Employed | Yrs. on this job Yrs. employed in this line of work/profession |
| Position/Title/Type of Business HVAC SUPERVISOR | Business Phone (incl. area code) 708-370-0541 | Position/Title/Type of Business | Business Phone (incl. area code) | If employed in current position for less than two years or if currently employed in more than one position, complete the following: | |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| Position/Title/Type of Business | Business Phone (incl. area code) | Monthly Income \$ | Position/Title/Type of Business | Business Phone (incl. area code) | Monthly Income \$ |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| Position/Title/Type of Business | Business Phone (incl. area code) | Monthly Income \$ | Position/Title/Type of Business | Business Phone (incl. area code) | Monthly Income \$ |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| Position/Title/Type of Business | Business Phone (incl. area code) | Monthly Income \$ | Position/Title/Type of Business | Business Phone (incl. area code) | Monthly Income \$ |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| Position/Title/Type of Business | Business Phone (incl. area code) | Monthly Income \$ | Position/Title/Type of Business | Business Phone (incl. area code) | Monthly Income \$ |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| Position/Title/Type of Business | Business Phone (incl. area code) | Monthly Income \$ | Position/Title/Type of Business | Business Phone (incl. area code) | Monthly Income \$ |

| V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION | | | | | | |
|--|--------------|-------------|--------------|----------------------------------|-------------|-------------|
| Gross Monthly Income | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present | Proposed |
| Base Empl. Income | \$ 10,000.00 | | \$ 10,000.00 | Rent | \$ | |
| Overtime | | | | First Mortgage (P&I) | 1,401.83 | \$ 2,050.00 |
| Bonuses | | | | Other Financing (P&I) | | 304.42 |
| Commissions | | | | Hazard Insurance | 68.71 | 68.71 |
| Dividends/Interest | | | | Real Estate Taxes | 431.75 | 431.75 |
| Net Rental Income | | | | Mortgage Insurance | | |
| Other Income (describe) | | | | Homeowner Assn. Dues | | |
| Total | \$ 10,000.00 | \$ | \$ 10,000.00 | Other | | |
| | | | | Total | \$ 1,902.29 | \$ 2,854.88 |

Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.
 Describe Other Income:
 Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C | Monthly Amount |
|-----|----------------|
| | \$ |

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers, if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS
Description
Cash deposit toward purchase held by: \$

List checking and savings accounts below

Name and address of Bank, S&L, or Credit Union

Acct. no. \$
Name and address of Bank, S&L, or Credit Union

Acct. no. \$
Name and address of Bank, S&L, or Credit Union

Acct. no. \$
Name and address of Bank, S&L, or Credit Union

Acct. no. \$
Name and address of Bank, S&L, or Credit Union

Acct. no. \$
Name and address of Bank, S&L, or Credit Union

Acct. no. \$
Name and address of Bank, S&L, or Credit Union

Acct. no. \$
Name and address of Bank, S&L, or Credit Union

Acct. no. \$
Name and address of Bank, S&L, or Credit Union

Acct. no. \$
Name and address of Bank, S&L, or Credit Union

Acct. no. \$
Name and address of Bank, S&L, or Credit Union

LIABILITIES

Name and address of Company

AMERICAN HONDA FINANCE
2170 POINT BLVD SUITE 100
ELGIN, IL 60123

Acct. no. 77797469

Name and address of Company

CHASE
800 BROOKSEDGE BLVD
WESTERVILLE, OH 43081

Acct. no. 4266880136638299

Name and address of Company

THD/CBSO
CCS GRAY OPS CENTER 541 SID MARTIN RD
GRAY, TN 37615

Acct. no. 6035320208590869

Name and address of Company

HSBC NY
PO BOX 19360
PORTLAND, OR 97280

Acct. no. 540633000336

Name and address of Company

DELL FINANCIAL SVCS/CI
12234 N IH 35 SB BLDG B
AUSTIN, TX 78753

Acct. no. 79450129037070227

Name and address of Company

CHASE/CC
225 CHASTAIN MEADOWS GT
KENNESAW, GA 30144

Acct. no. 4104140008397748

Alimony/Child Support/Separate Maintenance Payments Owed to:

Job-Related Expenses (child care, union dues, etc.) \$

Total Monthly Payments \$ 621

Net Worth (a minus b) \$ 36,687

Total Liabilities b. \$ 373,313

Total Assets a. \$ 410,000

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)

8314 WEST 91ST STREET
Hickory Hills, IL 60457

Type of Property Present Market Value Amount of Mortgage & Liens Gross Rental Income Mortgage Payments Insurance, Maintenance, Taxes & Misc. Net Rental Income

SFR \$ 410,000 \$ 340,000 \$ 1,402 \$ 500 \$

Totals \$ 410,000 \$ 340,000 \$ 1,402 \$ 500 \$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name: Creditor Name: Account Number:

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CALYX Form Loanapp3.frm 09/05

Page 3 of 5 Borrower SS
Co-Borrower

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VII. DETAILS OF TRANSACTION

| | |
|---|------------|
| a. Purchase price | \$ |
| b. Additions, improvements, repairs | |
| c. Land (if acquired separately) | |
| d. Refinance (incl. debts to be paid off) | 348,557.00 |
| e. Estimated prepaid items | 6,053.68 |
| f. Estimated closing costs | 9,385.00 |
| g. PMI, MIP, Funding Fee | |
| h. Discount (if Borrower will pay) | 410.00 |
| i. Total costs (add items a through h) | 364,405.68 |
| j. Subordinate financing | 41,000.00 |
| k. Borrower's closing costs paid by Seller | |
| l. Other Credits (explain) | |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | 328,000.00 |
| n. PMI, MIP, Funding Fee financed | |
| o. Loan amount (add m & n) | |
| p. Cash from/to Borrower (subtract j, k, l & o from i) | 328,000.00 |
| | -4,594.32 |

VIII. DECLARATIONS

If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.

- a. Are there any outstanding judgments against you?
- b. Have you been declared bankrupt within the past 7 years?
- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

d. Are you a party to a lawsuit?

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?

(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)

f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?

g. Are you obligated to pay alimony, child support, or separate maintenance?

h. Is any part of the down payment borrowed?

i. Are you a co-maker or endorser on a note?

j. Are you a U. S. citizen?

k. Are you a permanent resident alien?

l. Do you intend to occupy the property as your primary residence? If "Yes," complete questions m below.

m. Have you had an ownership interest in a property in the last three years?

(1) What type of property did you own: principal residence (PR), second home (SH), or investment property (IP)?

(2) How did you hold title to the home: solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date and to the best of my knowledge and belief; (2) the loan requested pursuant to this application is for the purpose of obtaining a mortgage on the property described in the application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or any electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors or assigns may retain the original and/or any electronic record of this application, whether or not the loan is approved; (8) in the event that my payments on the loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the loan and/or administration of the loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, successors or assigns may use the information provided in this application for any purpose other than to originate, underwrite, service, or administer the loan; (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state law (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature: [Signature] Date: 02/09/07 Co-Borrower's Signature: [Signature] Date: 02/09/07

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For more information, check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER ☐ I do not wish to furnish this information

Ethnicity: ☐ Hispanic or Latino ☒ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☒ White

Sex: ☐ Female ☒ Male

CO-BORROWER ☐ I do not wish to furnish this information

Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ White

Sex: ☐ Female ☐ Male

To be Completed by Interviewer:
This application was taken by:
☐ Face-to-face interview
☐ Mail
☒ Telephone
☐ Internet

Interviewer's Name (print or type): ALAN WALSH

Interviewer's Signature: [Signature] Date: 2/9/07

Interviewer's Phone Number (incl. area code): 630-706-8000

Name and Address of Interviewer's Employer:
ELITE FINANCIAL INVESTMENTS, INC.
1211 W 22ND STREET SUITE#900
Oak Brook, IL 60523
(P) 630-706-8000
(F) 630-206-0198

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LTIC-NAPERVILLE

EXHIBIT A
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019

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark S for Borrower or C for Co-Borrower.

Borrower:

STANISLAW CHRUPCZAK

Agency Case Number:

Co-Borrower:

Lender Case Number:

| VL ASSETS AND LIABILITIES | | | | |
|--|----------------------|---|--------------------------------------|----------------|
| ASSETS | Cash or Market Value | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company HSBC/BSSBY PO BOX 15519 WILMINGTON, DE 19850 | \$ Payl./Mos. | \$ |
| Acct. no. | \$ | Acct. No. 063106 | 10 | 46 |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company HSBC/BSTBY POB 15521 WILMINGTON, DE 19805 | \$ Payl./Mos. | \$ |
| Acct. no. | \$ | Acct. No. 1696013106887647 | 10 | 46 |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company INDYMAC BANK | \$ Payl./Mos. | \$ |
| Acct. no. | \$ | Acct. No. 3002181976 | (1,402) | 348,597 |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payl./Mos. | \$ |
| Acct. no. | \$ | Acct. No. | \$ Payl./Mos. | \$ |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payl./Mos. | \$ |
| Acct. no. | \$ | Acct. No. | \$ Payl./Mos. | \$ |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payl./Mos. | \$ |
| Acct. no. | \$ | Acct. No. | \$ Payl./Mos. | \$ |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payl./Mos. | \$ |
| Acct. no. | \$ | Acct. No. | \$ Payl./Mos. | \$ |

We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

X *Stanislaw Chrupczak*

Date

02/09/07

Co-Borrower's Signature:

X

Date

Fannie Mae Form 1003 07/05
CALYX Form 1003 Lnap3asLrm 07/06

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EXHIBIT B
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LTIC-NAPERVILLE

004

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of this loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Stanislaw Chrupczak
Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

| | | | | | |
|-----------------------|---|--|---|--------------------|--------------------|
| Mortgage Applied for: | <input type="checkbox"/> VA <input type="checkbox"/> FHA | <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service | <input type="checkbox"/> Other (explain): | Agency Case Number | Lender Case Number |
| Amount | \$ 41,000 | Interest Rate | 8.125 % | No. of Months | 360/360 |
| Amortization Type: | | <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): | | | |

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

| | | |
|---|--|--------------|
| Subject Property Address (street, city, state, & ZIP) | | No. of Units |
| 8314 WEST 91ST STREET, Hickory Hills, IL 60457 County: Cook | | 1 |
| Legal Description of Subject Property (attach description if necessary) | | Year Built |
| SEE TITLE COMMITMENT | | 1950 |

| | | | | |
|-----------------|--|--|---|--|
| Purpose of Loan | <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance | <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent | <input type="checkbox"/> Other (explain): | Property will be: |
| | | | | <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment |

Complete this line if construction or construction-permanent loan.

| Year Lot Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot | (b) Cost of Improvements | Total (a+b) |
|-------------------|---------------|-----------------------|--------------------------|--------------------------|-------------|
| | \$ | \$ | \$ | \$ | \$ |

Complete this line if this is a refinance loan.

| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements | <input type="checkbox"/> made <input type="checkbox"/> to be made |
|---------------|---------------|-----------------------|----------------------------|-----------------------|---|
| | \$ | \$ 340,000 | Limited Cash-Out Rate/Term | Cost \$ | |

| | | |
|---|------------------------------------|---|
| Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in: |
| STANISLAW CHRUPCZAK ELZBIETA CHRUPCZAK | HUSBAND & WIFE | <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)
Equity from Subject Property

III. BORROWER INFORMATION

| Borrower | | | | Co-Borrower | | | |
|---|------------------------------|--|-------------|--|------------------------------|-------------------------------------|-------------|
| Borrower's Name (include Jr. or Sr. if applicable) | | | | Co-Borrower's Name (include Jr. or Sr. if applicable) | | | |
| STANISLAW CHRUPCZAK | | | | | | | |
| Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School | Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School |
| 319-98-6079 | 773-510-7103 | 09/10/1961 | 12 | | | | |
| <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | | Dependents (not listed by Co-Borrower) | | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | | Dependents (not listed by Borrower) | |
| | | no. 3 ages 17, 14, 10 | | | | no. ages | |
| Present Address (street, city, state, ZIP) | | | | Present Address (street, city, state, ZIP) | | | |
| 8314 WEST 91ST STREET Hickory Hills, IL 60457 | | | | | | | |
| Mailing Address (if different from Present Address) | | | | | | | |

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LTIC-NAPERVILLE

005

| Borrower | | IV. EMPLOYMENT INFORMATION | | Co-Borrower | |
|---|--|--|----------------------------------|--|--|
| Name & Address of Employer J.N.C. HEATING & COOLING 62 WOLF ROAD WILLOW SPRINGS, IL | <input type="checkbox"/> Self Employed | Yrs. on this job 8 yr(s) Yrs. employed in this line of work/profession 8 | Name & Address of Employer | <input type="checkbox"/> Self Employed | Yrs. on this job Yrs. employed in this line of work/profession |
| Position/Title/Type of Business HVAC SUPERVISOR | Business Phone (incl. area code) 708-370-0541 | Position/Title/Type of Business | Business Phone (incl. area code) | | |
| If employed in current position for less than two years or if currently employed in more than one position, complete the following: | | | | | |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | Position/Title/Type of Business | Business Phone (incl. area code) | | |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | Position/Title/Type of Business | Business Phone (incl. area code) | | |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | Position/Title/Type of Business | Business Phone (incl. area code) | | |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | Position/Title/Type of Business | Business Phone (incl. area code) | | |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | Position/Title/Type of Business | Business Phone (incl. area code) | | |

| V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION. | | | | | | |
|---|--------------|-------------|--------------|----------------------------------|-------------|-----------|
| Gross Monthly Income | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present | Proposed |
| Base Empl. Income | \$ 10,000.00 | \$ | \$ 10,000.00 | Rent | \$ 1,401.83 | \$ 304.42 |
| Overtime | | | | Final Mortgage (P&I) | | 2,293.42 |
| Bonuses | | | | Other Financing (P&I) | | 68.71 |
| Commissions | | | | Hazard Insurance | | 431.75 |
| Dividends/Interest | | | | Real Estate Taxes | | |

EXHIBIT B
P. 3 OF 5

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LTIC-NAPERVILLE

006

| VI. ASSETS AND LIABILITIES | | | | | |
|---|----------------------|---|--------------------------------------|----------------------|------------|
| <small>This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower location was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.</small> Completed <input checked="" type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly | | | | | |
| ASSETS | Cash or Market Value | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance | |
| Description | | Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. | | | |
| Cash deposit toward purchase held by: | \$ | | | | |
| List checking and savings accounts below | | | | | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company AMERICAN HONDA FINANCE 2170 POINT BLVD SUITE 100 ELGIN, IL 60123 | \$ Payment/Months | \$ | |
| Acct. no. | \$ | Acct. no. 77797469 | 415 | 19,981 | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company CHASE 800 BROOKSEDGE BLVD WESTERVILLE, OH 43081 | \$ Payment/Months | \$ | |
| Acct. no. | \$ | Acct. no. 4266880136638299 | 92 | 1,743 | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company TD/CBSB CCS GRAY OPS CENTER 541 SID MARTIN RD GRAY, TN 37615 | \$ Payment/Months | \$ | |
| Acct. no. | \$ | Acct. no. 6035320206590869 | 19 | 1,303 | |
| Stocks & Bonds (Company name/number description) | \$ | Name and address of Company HSBC NV PO BOX 19360 PORTLAND, OR 97280 | \$ Payment/Months | \$ | |
| Life insurance net cash value | \$ | Acct. no. 540533000336 | 54 | 1,274 | |
| Fixed amount: \$ | \$ | Name and address of Company DELL FINANCIAL SVCS/CI 12234 N IH 35 SB, BLDG B AUSTIN, TX 78753 | \$ Payment/Months | \$ | |
| Subtotal Liquid Assets | \$ | Acct. no. 79450129037070227 | 15 | 277 | |
| Real estate owned (enter market value from schedule of real estate owned) | \$ 410,000 | Name and address of Company CHASE/CC 225 CHASTAIN MEADOWS CT KENNESAW, GA 30144 | \$ Payment/Months | \$ | |
| Vested interest in retirement fund | \$ | Acct. no. 4104140000397748 | 10 | 86 | |
| Net worth of business(es) owned (attach financial statement) | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | | |
| Automobiles owned (make and year) | \$ | Job-Related Expenses (child care, union dues, etc.) | \$ | | |
| Other Assets (Itemize) | \$ | Total Monthly Payments | \$ 621 | | |
| Total Assets a. | \$ 410,000 | Net Worth (a minus b) | \$ 36,687 | Total Liabilities b. | \$ 373,313 |

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)

EXHIBIT B
P. 4 OF 5

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LTIC-NAPERVILLE

007

| VII. DETAILS OF TRANSACTION | | VIII. DECLARATIONS | | | |
|---|------------|--|--|---|---|
| a. Purchase price | \$ | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. | | Borrower | Co-Borrower |
| b. Alterations, improvements, repairs | | | | Yes No | Yes No |
| c. Land (if acquired separately) | | a. Are there any outstanding judgments against you? | <input type="checkbox"/> <input checked="" type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) | 348,557.00 | b. Have you been declared bankrupt within the past 7 years? | <input type="checkbox"/> <input checked="" type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| e. Estimated prepaid items | 3,280.37 | c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? | <input type="checkbox"/> <input checked="" type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| f. Estimated closing costs | 3,385.00 | d. Are you a party to a lawsuit? | <input type="checkbox"/> <input checked="" type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| g. PMI, MIP, Funding Fee | | e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? | <input type="checkbox"/> <input checked="" type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| h. Discount (if Borrower will pay) | | (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action.) | | | |
| i. Total costs (add items a through h) | 355,222.37 | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? | <input type="checkbox"/> <input checked="" type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| j. Subordinate financing | 328,000.00 | If "Yes," give details as described in the preceding question. | | | |
| k. Borrower's closing costs paid by Seller | | g. Are you obligated to pay alimony, child support, or separate maintenance? | <input type="checkbox"/> <input checked="" type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| l. Other Credits (explain) | | h. Is any part of the down payment borrowed? | <input type="checkbox"/> <input checked="" type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | 41,000.00 | i. Are you a co-maker or endorser on a note? | <input type="checkbox"/> <input checked="" type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| n. PMI, MIP, Funding Fee financed | | j. Are you a U. S. citizen? | <input checked="" type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| o. Loan amount (add m & n) | 41,000.00 | k. Are you a permanent resident alien? | <input type="checkbox"/> <input checked="" type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| p. Cash from the Borrower (subtract j, k, l & o from i) | 13,777.83 | l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. | <input checked="" type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| | | m. Have you had an ownership interest in a property in the last three years? | <input checked="" type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| | | (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? | PR | | |
| | | (2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | SP | | |

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that I may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

| | | | |
|--|------------------|------------------------------|------|
| Borrower's Signature X <i>Shawnte O'Connell</i> | Date 02/09/07 | Co-Borrower's Signature X | Note |
|--|------------------|------------------------------|------|

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and assume if you have made this declaration to ensure that you do not wish to furnish the information.

EXHIBIT B
P. 50FS

02/09/2007 14:44 FAX 16305051067

LTIC-NAPERVILLE

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| Continuation Sheet/Residential Loan Application | | |
|--|---------------------|---------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. | Borrower: | Agency Case Number: |
| | STANISLAW CHRUPCZAK | |
| | Co-Borrower: | Lender Case Number: |
| | | |

| VI. ASSETS AND LIABILITIES | | | | |
|--|----------------------|--|--------------------------------------|----------------|
| ASSETS | Cash or Market Value | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payt./Mos. | \$ |
| | | HSBC/BSBUY PO BOX 16519 WILMINGTON, DE 19850 | | |
| Acct. no. | \$ | Acct. No. 0631106 | 10 | 46 |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payt./Mos. | \$ |
| | | HSBC/BSTBY POB 15521 WILMINGTON, DE 19805 | | |
| Acct. no. | \$ | Acct. No. 1696013106667647 | 10 | 46 |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payt./Mos. | \$ |
| | | INDYMAC BANK | | |
| Acct. no. | \$ | Acct. No. 1002181076 | (1,402) | 348,557 |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payt./Mos. | \$ |
| | | | | |
| Acct. no. | \$ | Acct. No. | | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payt./Mos. | \$ |
| | | | | |
| Acct. no. | \$ | Acct. No. | | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payt./Mos. | \$ |
| | | | | |

EXHIBIT
P. 1 OF

| A. SETTLEMENT STATEMENT | | | U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT | | | OMB No. 2502-0265 | | |
|--|--|---|--|-----------------|--|---|--|--|
| B. TYPE OF LOAN | | | | | | | | |
| 1. <input type="checkbox"/> FHA | 2. <input type="checkbox"/> FmHA | 3. <input checked="" type="checkbox"/> CONV. UNITS. | 6. File Number: | 7. Loan Number: | 8. Mortgage Insurance Case Number: | | | |
| 4. <input type="checkbox"/> VA | 5. <input type="checkbox"/> CONV. INS. | | 07-00795A | 0045223864 | | | | |
| C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. | | | | | | | | |
| D. NAME AND ADDRESS OF BORROWER: STANISLAW S. CHRUPCZAK ELZIBETA T. CHRUPCZAK 8314 S. WEST 91ST STREET HICKORY HILLS, IL 60457 | | | E. NAME AND ADDRESS OF SELLER/TAX I.D.: REFINANCE | | | F. NAME AND ADDRESS OF LENDER: AURORA LOAN SERVICES, INC. A LEHMAN BROTHERS COMPANY 327 INVERNESS DRIVE SOUTH MAIL STOP 3101 ENGLEWOOD, CO 80112 | | |
| G. PROPERTY LOCATION: 8314 W. 91ST HICKORY HILLS, IL 60457 | | | H. SETTLEMENT AGENT: LAWYERS TITLE INSURANCE COMPANY PLACE OF SETTLEMENT: 1245 E. DIEHL RD., #101 NAPERVILLE, IL 60563 | | | I. SETTLEMENT DATE: 02/09/07 DISBURSEMENT DATE: 02/14/07 | | |
| J. SUMMARY OF BORROWER'S TRANSACTION | | | | | K. SUMMARY OF SELLER'S TRANSACTION | | | |
| 100. GROSS AMOUNT DUE FROM BORROWER: | | | | | 400. GROSS AMOUNT DUE TO SELLER: | | | |
| 101. Contract Sales Price | | | | | 401. Contract Sales Price | | | |
| 102. Personal property | | | | | 402. Personal property | | | |
| 103. Settlement charges to borrower (line 1400) 1,173.86 | | | | | 403. | | | |
| 104. | | | | | 404. | | | |
| 105. | | | | | 405. | | | |
| Adjustments for items paid by seller in advance | | | | | Adjustments for items paid by seller in advance | | | |
| 106. City/town taxes to | | | | | 406. City/town taxes to | | | |
| 107. County taxes to | | | | | 407. County taxes to | | | |
| 108. Assessments to | | | | | 408. Assessments to | | | |
| 109. | | | | | 409. | | | |
| 110. | | | | | 410. | | | |
| 111. | | | | | 411. | | | |
| 112. | | | | | 412. | | | |
| 113. | | | | | 413. | | | |
| 114. | | | | | 414. | | | |
| 120. GROSS AMOUNT DUE FROM BORROWER 1,173.86 | | | | | 420. GROSS AMOUNT DUE TO SELLER | | | |
| 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: | | | | | 500. REDUCTIONS IN AMOUNT DUE TO SELLER: | | | |
| 201. Deposit or earnest money | | | | | 501. Excess deposit (see instructions) | | | |
| 202. Principal amount of new loan(s) 41,000.00 | | | | | 502. Settlement charges to seller (line 1400) | | | |
| 203. Existing loan(s) taken subject to | | | | | 503. Existing loan(s) taken subject to | | | |
| 204. | | | | | 504. Payoff of first mortgage loan | | | |
| 205. | | | | | 505. Payoff of second mortgage loan | | | |
| 206. | | | | | 506. | | | |
| 207. | | | | | 507. | | | |
| 208. | | | | | 508. | | | |
| 209. | | | | | 509. | | | |
| Adjustments for items unpaid by seller | | | | | Adjustments for items unpaid by seller | | | |
| 210. City/town taxes to | | | | | 510. City/town taxes to | | | |
| 211. County taxes to | | | | | 511. County taxes to | | | |
| 212. Assessments to | | | | | 512. Assessments to | | | |
| 213. | | | | | 513. | | | |
| 214. | | | | | 514. | | | |
| 215. | | | | | 515. | | | |
| 216. | | | | | 516. | | | |
| 217. | | | | | 517. | | | |
| 218. | | | | | 518. | | | |
| 219. | | | | | 519. | | | |
| 220. TOTAL PAID BY/FOR BORROWER 41,000.00 | | | | | 520. TOTAL REDUCTION AMOUNT DUE SELLER | | | |
| 300. CASH AT SETTLEMENT FROM/TO BORROWER | | | | | 600. CASH AT SETTLEMENT TO/FROM SELLER | | | |
| 301. Gross amount due from borrower (line 120) 1,173.86 | | | | | 601. Gross amount due to seller (line 420) | | | |
| 302. Less amounts paid by/for borrower (line 220) 41,000.00 | | | | | 602. Less reductions in amount due seller (line 520) | | | |
| 303. CASH (<input type="checkbox"/> FROM) (<input checked="" type="checkbox"/> TO) BORROWER 39,826.14 | | | | | 603. CASH (<input type="checkbox"/> TO) (<input type="checkbox"/> FROM) SELLER | | | |

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| L. SETTLEMENT CHARGES | | | | PAID FROM BORROWER'S FUNDS AT SETTLEMENT | PAID FROM SELLER'S FUNDS AT SETTLEMENT |
|---|----------------------|----------------------|------------|---|---|
| 700. TOTAL SALES/BROKER'S COMMISSION | | | | | |
| based on price \$ _____ @ _____ % | | | | | |
| Division of Commission (line 700) as follows: | | | | | |
| 701. \$ _____ | to | | | | |
| 702. \$ _____ | to | | | | |
| 703. Commission paid at Settlement | | | | | |
| 704. | | | | | |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN | | | | | |
| 801. Loan Origination Fee | % | | | | |
| 802. Loan Discount | 1.000 % | LEHMAN BROTHERS BANK | | 410.00 | |
| 803. Appraisal fee to | | | | | |
| 804. Credit Report to | | | | | |
| 805. ADMINISTRATION FEE | | LEHMAN BROTHERS BANK | | 125.00 | |
| 806. MERS/REGISTRATION | | LEHMAN BROTHERS BANK | | 9.95 | |
| 807. | | | | | |
| 808. | | | | | |
| 809. | | | | | |
| 810. | | | | | |
| 811. | | | | | |
| 812. | | | | | |
| 813. | | | | | |
| 814. | | | | | |
| 815. | | | | | |
| 816. | | | | | |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE | | | | | |
| 901. Interest from | 02/14/07 to 03/01/07 | at 9.127000 /day | | 136.91 | |
| 902. Mortgage Insurance Premium for | months to | | | | |
| 903. Hazard Insurance Premium for | years to | | | | |
| 904. Flood Insurance Premium for | years to | | | | |
| 905. | | | | | |
| 1000. RESERVES DEPOSITED WITH LENDER | | | | | |
| 1001. Hazard Insurance | months @ | per month | | | |
| 1002. Mortgage Insurance | months @ | per month | | | |
| 1003. City property taxes | months @ | per month | | | |
| 1004. County property taxes | months @ | per month | | | |
| 1005. Annual assessments | months @ | per month | | | |
| 1006. Flood Insurance | months @ | per month | | | |
| 1007. | months @ | per month | | | |
| 1008. Aggregate Adjustment | | | | | |
| 1100. TITLE CHARGES | | | | | |
| 1101. Settlement or closing fee | to | LAWYERS TITLE | | 100.00 | |
| 1102. Abstract or title search | to | | | | |
| 1103. Title examination | to | | | | |
| 1104. Title Insurance binder | to | | | | |
| 1105. Document preparation | to | | | 100.00 | |
| 1106. Notary fees | to | LEVEL TITLE | | | |
| 1107. Attorney's fees | to | | | | |
| (includes above items numbers: _____) | | | | | |
| 1108. Title Insurance | to | LAWYERS TITLE | | 200.00 | |
| (includes above items numbers: 1102, 1103, 1104) | | | | | |
| 1109. Lender's coverage | \$ | 41,000.00 200.00 | | | |
| 1110. Owner's coverage | \$ | | | 25.00 | |
| 1111. E-MAIL FEE | | LAWYERS TITLE | | | |
| 1112. Courier Fees | | | | | |
| 1113. | | | | | |
| 1114. | | | | | |
| 1115. | | | | | |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES | | | | | |
| 1201. Recording fees: Deed \$ | Mortgage \$ | 72.00 | Release \$ | 72.00 | |
| 1202. City/county tax stamps: Deed \$ | Mortgage \$ | | | | |
| 1203. State tax/stamps: Deed \$ | Mortgage \$ | | | | |
| 1204. Record Cert of Rel | | | | | |
| 1205. | | | | | |
| 1300. ADDITIONAL SETTLEMENT CHARGES | | | | | |
| 1301. Survey to | | | | | |
| 1302. Pest inspection to | | | | | |
| 1303. | | | | | |
| 1304. | | | | | |
| 1305. | | | | | |
| 1306. | | | | | |
| 1307. | | | | | |
| 1308. | | | | | |
| 1309. | | | | | |
| 1310. | | | | | |
| 1311. | | | | | |
| 1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Sect. J and 502, Sect. K) | | | | 1,173.86 | |

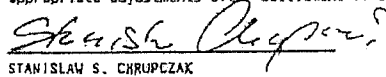
EXHIBIT
P. 2 OF
3

EXHIBIT C
P. 3 OF 3

Case Number: 07-00795

Signature Page to HUD-1 Settlement Statement

We have reviewed the HUD-1 Settlement Statement which consists of three pages and to the best of our knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on our account, or by us, in this transaction. We understand the figures contained herein were based on the best information available to the Settlement Agent, and agree to make the appropriate adjustments after settlement if adjustments are necessary.


STANISLAW S. CHRUPCZAK

REFINANCE


ELZIBETA T. CHRUPCZAK

The Settlement Statement prepared by the Settlement Agent is, to the best of its knowledge and belief, a true and accurate account of this transaction. The Settlement Agent has caused or will cause the funds to be disbursed in accordance with this Statement.

LAWYERS TITLE INSURANCE CORPORATION
Settlement Agent

By: _____

Warning: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment.
For details see: Title 18 U.S. Code Section 1001 and Section 1010.

HUD-1 (8-87)
RESPA, HB 4305.2
Previous edition is obsolete.

EXHIBIT D
P. 1 OF 3

| A. SETTLEMENT STATEMENT | | U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT | | OMB No. 2502-0265 |
|--|---------------------------------------|--|-----------------------------|--|
| B. TYPE OF LOAN | | | | |
| 1. <input type="checkbox"/> FHA | 2. <input type="checkbox"/> FmHA | 3. <input checked="" type="checkbox"/> CONV.UNINS. | 6. File Number: 07-00795 | 7. Loan Number: 0045104320 |
| 4. <input type="checkbox"/> VA | 5. <input type="checkbox"/> CONV.INS. | 8. Mortgage Insurance Case Number: | | |
| C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. | | | | |
| D. NAME AND ADDRESS OF BORROWER: STANISLAW S. CHRUPCZAK ELZIBETA T. CHRUPCZAK 8314 WEST 91ST STREET HICKORY HILLS, IL 60457 | | E. NAME AND ADDRESS OF SELLER/TAX I.D.: REFINANCE | | F. NAME AND ADDRESS OF LENDER: AURORA LOAN SERVICES, INC. A LEHMAN BROTHERS COMPANY 327 INVERNESS DRIVE SOUTH MAIL STOP 3101 ENGLEWOOD, CO 80112 |
| G. PROPERTY LOCATION: 8314 WEST 91ST STREET HICKORY HILLS, IL 60457 | | H. SETTLEMENT AGENT: LAWYERS TITLE INSURANCE COMPANY PLACE OF SETTLEMENT: 1245 E. DIEHL RD., #101 NAPERVILLE, IL 60563 | | I. SETTLEMENT DATE: 02/09/07 DISBURSEMENT DATE: 02/14/07 |
| J. SUMMARY OF BORROWER'S TRANSACTION | | K. SUMMARY OF SELLER'S TRANSACTION | | |
| 100. GROSS AMOUNT DUE FROM BORROWER: | | 400. GROSS AMOUNT DUE TO SELLER: | | |
| 101. Contract Sales Price | | 401. Contract Sales Price | | |
| 102. Personal property | | 402. Personal property | | |
| 103. Settlement charges to borrower (line 1400) | 16,694.64 | 403. | | |
| 104. PAYOFF: INDYMAC BANK | 349,949.52 | 404. | | |
| 105. | | 405. | | |
| Adjustments for items paid by seller in advance | | Adjustments for items paid by seller in advance | | |
| 106. City/town taxes to | | 406. City/town taxes to | | |
| 107. County taxes to | | 407. County taxes to | | |
| 108. Assessments to | | 408. Assessments to | | |
| 109. | | 409. | | |
| 110. | | 410. | | |
| 111. | | 411. | | |
| 112. | | 412. | | |
| 113. | | 413. | | |
| 114. | | 414. | | |
| 120. GROSS AMOUNT DUE FROM BORROWER | 366,644.16 | 420. GROSS AMOUNT DUE TO SELLER | | |
| 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: | | 500. REDUCTIONS IN AMOUNT DUE TO SELLER: | | |
| 201. Deposit or earnest money | | 501. Excess deposit (see instructions) | | |
| 202. Principal amount of new loan(s) | 328,000.00 | 502. Settlement charges to seller (line 1400) | | |
| 203. Existing loan(s) taken subject to | | 503. Existing loan(s) taken subject to | | |
| 204. | | 504. Payoff of first mortgage loan | | |
| 205. | | 505. Payoff of second mortgage loan | | |
| 206. | | 506. | | |
| 207. | | 507. | | |
| 208. | | 508. | | |
| 209. | | 509. | | |
| Adjustments for items unpaid by seller | | Adjustments for items unpaid by seller | | |
| 210. City/town taxes to | | 510. City/town taxes to | | |
| 211. County taxes to | | 511. County taxes to | | |
| 212. Assessments to | | 512. Assessments to | | |
| 213. | | 513. | | |
| 214. | | 514. | | |
| 215. | | 515. | | |
| 216. | | 516. | | |
| 217. | | 517. | | |
| 218. | | 518. | | |
| 219. | | 519. | | |
| 220. TOTAL PAID BY/FOR BORROWER | 328,000.00 | 520. TOTAL REDUCTION AMOUNT DUE SELLER | | |
| 300. CASH AT SETTLEMENT FROM/TO BORROWER | | 600. CASH AT SETTLEMENT TO/FROM SELLER | | |

EXHIBIT P
P. 2 OF 3

-2-

| L. SETTLEMENT CHARGES | | | | PAID FROM BORROWER'S FUNDS AT SETTLEMENT | | PAID FROM SELLER'S FUNDS AT SETTLEMENT | |
|---|--|--|--|--|--|--|--|
| 700. TOTAL SALES/BROKER'S COMMISSION | | | | | | | |
| based on price \$ @ % | | | | | | | |
| Division of Commission (line 700) as follows: | | | | | | | |
| 701. \$ to | | | | | | | |
| 702. \$ to | | | | | | | |
| 703. Commission paid at Settlement | | | | | | | |
| 704. | | | | | | | |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN | | | | | | | |
| 801. Loan Origination Fee 2.500 % ELITE FINANCIAL | | | | 8,200.00 | | | |
| 802. Loan Discount % | | | | | | | |
| 803. Appraisal fee to WOJCIECH LEJA \$300.00 POC | | | | | | | |
| 804. Credit Report to | | | | | | | |
| 805. TAX RELATED SVC FEE WESTLAKE SETTLEMENT | | | | 72.00 | | | |
| 806. ADMINISTRATION FEE LEHMAN BROTHERS BANK | | | | 465.00 | | | |
| 807. MERS REGISTRATION LEHMAN BROTHERS BANK | | | | 4.95 | | | |
| 808. FLOOD MONITOR/COMBIN WESTLAKE SETTLEMENT | | | | 15.00 | | | |
| 809. PROCESSING FEE ELITE FINANCIAL | | | | 1,298.00 | | | |
| 810. YSP PAID BY LENDER TO ELITE \$5330.00POC | | | | | | | |
| 811. | | | | | | | |
| 812. | | | | | | | |
| 813. | | | | | | | |
| 814. AFTER CLOSING. LEHMAN BROTHERS BANK MAY PAY | | | | | | | |
| 815. TO THE BROKER ADPT'L COMPENSATION OF UP TO .125% | | | | | | | |
| 816. OF THE LOAN AMOUNT FOR SERVICES RENDERED | | | | | | | |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE | | | | | | | |
| 901. Interest from 02/14/07 to 03/01/07 @ \$ 67.397000 /day | | | | 1,010.96 | | | |
| 902. Mortgage Insurance Premium for months to | | | | | | | |
| 903. Hazard Insurance Premium for years to FARMERS INSURANCE | | | | 903.16 | | | |
| 904. Flood Insurance Premium for years to | | | | | | | |
| 905. | | | | | | | |
| 1000. RESERVES DEPOSITED WITH LENDER | | | | | | | |
| 1001. Hazard Insurance 4 months @ \$ 75.27 per month | | | | 301.08 | | | |
| 1002. Mortgage Insurance months @ \$ per month | | | | | | | |
| 1003. City property taxes months @ \$ per month | | | | | | | |
| 1004. County property taxes 6 months @ \$ 431.87 per month | | | | 2,591.22 | | | |
| 1005. Annual assessments months @ \$ per month | | | | | | | |
| 1006. Flood insurance months @ \$ per month | | | | | | | |
| 1007. months @ \$ per month | | | | | | | |
| 1008. Aggregate Adjustment | | | | -1,878.06 | | | |
| 1100. TITLE CHARGES | | | | | | | |
| 1101. Settlement or closing fee to LAWYERS TITLE | | | | 175.00 | | | |
| 1102. Abstract or title search to LAWYERS TITLE | | | | 200.00 | | | |
| 1103. Title examination to | | | | | | | |
| 1104. Title insurance binder to | | | | | | | |
| 1105. Document preparation to | | | | | | | |
| 1106. Notary fees to LEVEL TITLE | | | | 100.00 | | | |
| 1107. Attorney's fees to | | | | | | | |
| (includes above items numbers:) | | | | | | | |
| 1108. Title insurance to LEVEL TITLE | | | | 475.00 | | | |
| (includes above items numbers: 1102, 1103, 1104) | | | | | | | |
| 1109. Lender's coverage \$ 328,000.00 475.00 | | | | | | | |
| 1110. Owner's coverage \$ | | | | | | | |
| 1111. TAX BILL PAYMENT FEE LAWYERS TITLE | | | | 35.00 | | | |
| 1112. Courier Fees LAWYERS TITLE | | | | 30.00 | | | |
| 1113. E-MAIL PACKAGE FEE LEVEL TITLE | | | | 25.00 | | | |
| 1114. | | | | | | | |
| 1115. | | | | | | | |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES | | | | | | | |
| 1201. Recording fees: Deed \$:Mortgage \$ 72.00 :Releases \$ | | | | 72.00 | | | |
| 1202. City/county tax stamps: Deed \$:Mortgage \$ | | | | | | | |
| 1203. State tax/stamps: Deed \$:Mortgage \$ | | | | | | | |
| 1204. Record Cert of Rel | | | | | | | |

EXHIBIT D
P. 3 OF 3

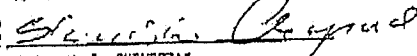
02/09/2007 12:48 FAX 16305051087

LTIC-NAPERVILLE

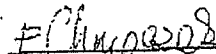
Case Number: 07-00795

Signature Page to HUD-1 Settlement Statement

We have reviewed the HUD-1 Settlement Statement which consists of three pages and to the best of our knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on our account, or by us, in this transaction. We understand the figures contained herein were based on the best information available to the Settlement Agent, and agree to make the appropriate adjustments after settlement if adjustments are necessary.


STANISLAW S. CHRUPCZAK

REFINANCE


ELZBIETA T. CHRUPCZAK

The Settlement Statement prepared by the Settlement Agent is, to the best of its knowledge and belief, a true and accurate account of this transaction. The Settlement Agent has caused or will cause the funds to be disbursed in accordance with this Statement.

LAWYERS TITLE INSURANCE CORPORATION
Settlement Agent

By: 

Warning: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment.
For details see: Title 18 U.S. Code Section 1001 and Section 1010.

HUD-1 (5-87)
RESPA, HB 4305.2
Previous edition is obsolete.

LENDER OR LENDER'S AGENT:

☐ Preliminary ☒ Final

DATE: 2/09/2007

BORROWERS: STANISLAW S CHRUPCZAK

LOAN NO.: 0045223864

Type of Loan: CONV UNINS

Fixed

A30N - 0

ADDRESS: 8314 WEST 91ST STREET
CITY / STATE / ZIP: HICKORY HILLS, IL 60457
PROPERTY: 8314 WEST 91ST STREET
HICKORY HILLS, IL 60457

INTEREST RATE: 8.125

INDEX USED

| | | | |
|--|--|--|---|
| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. | FINANCE CHARGE The dollar amount the credit will cost you. | Amount Financed The amount of credit provided to you or on your behalf. | Total of Payments The amount you will have paid after you have made all payments as scheduled. |
| 8.426 % | \$ 69,861.91 | \$ 39,723.14 | \$ 109,585.05 |

PAYMENT SCHEDULE:

[illegible]

DEMAND FEATURE: ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE

☐ This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 8314 WEST 91ST STREET
HICKORY HILLS, IL 60457

ASSUMPTION: Someone buying this property ☒ cannot assume the remaining balance due under original mortgage terms.
☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

| | | |
|--------------------------|----|-------|
| FILING / RECORDING FEES: | \$ | 45.00 |
|--------------------------|----|-------|

PROPERTY INSURANCE: Property hazard insurance is a required condition for this loan. You may purchase this insurance from any insurance company acceptable to the Lender.

☐ Hazard insurance is available through the lender at an estimated cost of \$ _____ for _____ years.

LATE CHARGES: If your payment is more than 15 days late, a late charge of 5.00 % of the overdue payment of principal and interest will be assessed.

PREPAYMENT: If you pay off your loan early, you

☐ Yes ☒ No

EXHIBIT E

P. 2 OF 5

DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for \$100,000 and the Prepaid Finance Charges total \$5,000, the Amount Financed would be \$95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

EXHIBIT
P. 3 OF
S**Fee Schedule - Lender paid fees**

The following fees must be indicated on the HUD-1 Settlement Statement. These fees are to be paid outside of closing by the Lender. If a fee is not paid to the Lender, these will be added to the disbursement amount sent to Title.

| Description | Paid to | Collect from Lender (POC) |
|--------------------------------|---------|------------------------------|
| Origination Fee | | |
| Discount | | |
| Appraisal Fee | | |
| Credit Report Fee | | |
| Lender Inspection | | |
| Mortgage Insurance Application | | |
| Assumption Fee | | |
| Courier/Express Mail | | |
| Tax Related Service Fee | | |
| Underwriting Fee | | |
| Temporary Buydown | | |
| | | |
| | | |
| | | |
| | | |
| Interest | | |
| PMI/MIP/FF | | |
| Hazard Insurance | | |
| Flood Insurance | | |
| | | |
| Settlement or closing fee | | |
| Abstract/title search | | |
| Title examination | | |
| Title insurance binder | | |
| Document preparation | | |
| Notary fees | | |
| Attorney's fee | | |
| Title insurance | | |
| | | |
| | | |
| | | |
| Recording fee | | |
| City / county tax stamps | | |
| State tax stamps | | |
| | | |
| | | |
| Survey Fee | | |
| Pest Inspection Fee | | |
| Flood Certification Fee | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Service Release Premium | | |
| Yield Spread Premium | | |

Fee Schedule - continued

The following fees are Title Company fees and must be indicated on the HUD-1 Settlement Statement. In the * column, "P" means "paid outside of closing" and "N" means the fee has been netted from the Lender's funds. If an amount is reflected in the Collect from Seller/Other column, the next column to the right will more specifically identify from whom - with one of the following codes: "S" means Seller, "O" means Other, and "B" means Broker. The fees must be collected from the indicated parties.

| Description | Paid to | * | Collect from Borrower | Collect from Seller/Other |
|---------------------------|---------------|---|-----------------------|---------------------------|
| Settlement or Closing Fee | LAWYERS TITLE | | 250.00 | |
| Abstract or title search | | | | |
| Title Examination | | | | |
| Title Insurance Binder | | | | |
| Document Preparation | LAWYERS TITLE | | 200.00 | |
| Notary Fees | | | | |
| Attorneys' Fees | | | | |
| Title Insurance | | | 45.00 | |
| Recording Fees | | | | |
| City/County Tax/Stamps | | | | |
| State Tax/Stamps | | | | |
| | | | | |
| | | | | |
| Title company Fee Totals: | | N | 495.00 | |

Interest. Collect prepaid interest from Borrower(s). The Total Prepaid Interest is netted from Lender's check/draft/wire transfer. All prepaid items, including interest, must be paid by the Borrower, unless specified otherwise in the contract. Collect interest at \$ 9.127 per day from the date of funding (including funding date) to (but not including) the 1st day of the month prior to the first payment due date. Total Prepaid Interest: \$ 136.91
(from 02/14/07 to 03/01/07)

Escrow Reserves.

- ☐ Escrows will be collected once construction is completed.
- ☒ Escrow reserves are waived.
- ☐ Collect the following escrow reserves and show these amounts on the HUD-1 or HUD-1A Settlement Statement under Section L. 1000. Reserves deposited with Lender have been netted from the Lenders funds:

| Description | Number of months | Monthly amount | Total Escrow | Collect from Borrower | Collect from Seller/Other |
|------------------------------|------------------|----------------|--------------|-----------------------|---------------------------|
| Mortgage Insurance | | | | | |
| Hazard Insurance | | | | | |
| Flood Insurance | | | | | |
| City Property Taxes | | | | | |
| County Property Taxes | | | | | |
| Annual Assessments | | | | | |
| ESCROW SHORTAGE | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Aggregate Adjustment | | | | | |
| Total Initial Escrow Deposit | | | | | |

EXHIBIT

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~~Fee Schedule - summary~~

Wire being sent to: Bank Name: SUBURBAN BANKT & TRUST
Attn: WIRE DEPT
Street address: NONE
ELMHURST, IL
ABA #: 071924513
Account number: 600000192
LAWYERS TITLE
For Credit to:
Wire/Check Date:
Further Credit to:
Further Credit Account Number:
We will identify the wire transfer by our loan number.

Broker Check Summary:

| | |
|-------------------------|----|
| Service Release Premium | \$ |
| Yield Spread Premium | \$ |
| Closing Fees | \$ |
| Buydown credit | \$ |

Total check payable to Broker: \$

Disbursement Summary:

| | | |
|-----------------------------|----|-----------|
| Loan Amount: | \$ | 41,000.00 |
| Service Release Premium | \$ | |
| Yield Spread Premium | \$ | |
| Closing Fee Totals retained | \$ | 539.95 |
| Interest retained | \$ | 136.91 |
| Retained Escrow | \$ | |
| Buydown retained | \$ | |

Disbursement sent via Net Wire \$ 40,323.14

Any principal curtailment and/or first payment should be forwarded directly to:

Regular Mail:
Aurora Loan Services, Inc.
Attn: Cashiering Dept.
PO Box 5180
Denver, CO 80217-5180

Overnight Services:
Aurora Loan Services, Inc.
Attn: Cashiering Dept.
2530 S. Parker Road, Suite 601
Aurora, CO 80014